

**COMBINED DECLARATION AND POWER OF ATTORNEY**

(ORIGINAL, DESIGN, NATIONAL STAGE OF PCT, SUPPLEMENTAL, DIVISIONAL,  
CONTINUATION, OR C-I-P)

As a below named inventor, I hereby declare that:

**TYPE OF DECLARATION**

This declaration is of the following type:

- ☒ original.
- ☐ design.
- ☐ supplemental.
- ☐ national stage of PCT.
- ☐ divisional.
- ☐ continuation.
- ☐ continuation-in-part (C-I-P).

**INVENTORSHIP IDENTIFICATION**

My residence, post office address and citizenship are as stated below, next to my name. I believe that I am the original, first and sole inventor (*if only one name is listed below*) or an original, first and joint inventor (*if plural names are listed below*) of the subject matter that is claimed, and for which a patent is sought on the invention entitled:

**TITLE OF INVENTION**

**SYSTEM AND METHOD FOR DETECTING FRAUD IN PREPAID ACCOUNTS**

**SPECIFICATION IDENTIFICATION**

The specification of which:

- (a) ☒ is attached hereto.
- (b) ☐ was filed on \_\_\_\_\_, as ☐ Serial No. 0 / \_\_\_\_\_ or  
☐ \_\_\_\_\_ and was amended on \_\_\_\_\_ (*if applicable*).
- (c) ☐ was described and claimed in PCT International Application No. \_\_\_\_\_ filed  
on \_\_\_\_\_ and as amended under PCT Article 19 on \_\_\_\_\_ (*if any*).

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**SUPPLEMENTAL DECLARATION (37 CFR 1.67(b))**

- ☐ I hereby declare that the subject matter of the
- ☐ attached amendment
- ☐ amendment filed on \_\_\_\_\_.

was part of my/our invention and was invented before the filing date of the original application, above identified, for such invention.

**ACKNOWLEDGMENT OF REVIEW OF PAPERS AND DUTY OF CANDOR**

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information, which is material to patentability as defined in 37, Code of Federal Regulations, § 1.56,

- ☐ in compliance with this duty, there is attached an information disclosure statement, in accordance with 37 CFR 1.98.

**PRIORITY CLAIM (35 U.S.C. § 119(a)-(d))**

I hereby claim foreign priority benefits under Title 35, United States Code, § 119(a)-(d) of any foreign application(s) for patent or inventor's certificate or of any PCT international application(s) designating at least one country other than the United States of America listed below and have also identified below any foreign application(s) for patent or inventor's certificate or any PCT international application(s) designating at least one country other than the United States of America filed by me on the same subject matter having a filing date before that of the application(s) of which priority is claimed.

- (d) ☒ no such applications have been filed.
- (e) ☐ such applications have been filed as follows.

**PRIOR FOREIGN/PCT APPLICATION(S) FILED WITHIN 12 MONTHS  
(6 MONTHS FOR DESIGN) PRIOR TO THIS APPLICATION  
AND ANY PRIORITY CLAIMS UNDER 35 U.S.C. § 119(a)-(d)**

COUNTRY (OR INDICATE IF PCT)	APPLICATION NUMBER	DATE OF FILING DAY, MONTH, YEAR	PRIORITY CLAIMED UNDER 35 USC 119	
			[ ] Yes	[ ] No
			[ ] Yes	[ ] No

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**CLAIM FOR BENEFIT OF PRIOR U.S. PROVISIONAL APPLICATION(S)**  
(35 U.S.C. § 119(e))

I hereby claim the benefit under Title 35, United States Code, § 119(e) of any United States provisional application(s) listed below:

**PROVISIONAL APPLICATION NUMBER**  
\_\_\_\_\_/\_\_\_\_\_  
\_\_\_\_\_/\_\_\_\_\_

**FILING DATE**  
\_\_\_\_\_  
\_\_\_\_\_

**CLAIM FOR BENEFIT OF EARLIER U.S./PCT APPLICATION(S)**  
**UNDER 35 U.S.C. § 120**

☐ I hereby claim the benefit under Title 35, United States Code § 120 of any United States application(s) or § 365(b) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior U.S. or PCT international application in the manner provided by the first paragraph of Title 35, U.S.C. § 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application.

APPLICATION SERIAL	FILING DATE	STATUS

**ALL FOREIGN APPLICATION(S), IF ANY, FILED MORE THAN 12 MONTHS**  
**(6 MONTHS FOR DESIGN) PRIOR TO THIS U.S. APPLICATION**

\_\_\_\_\_  
\_\_\_\_\_

**POWER OF ATTORNEY**

I hereby appoint the following practitioner(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith:

David H. Tannenbaum, Reg. No. 24,745;  
Michael A. Papalas, Reg. No. 40,381;  
R. Ross Viguet, Reg. No. 42,203;  
Michael J. Fogarty, III, Reg. No. 42,541;  
Jody Bishop, Reg. No. 44,034;  
Thomas J. Meaney, Reg. No. 41,990;  
Matthew Jones, Reg. No. 44,810;  
William B. Tiffany, Reg. No. 41,347;  
Leslie S. Garmaise, Reg. No. 47,587 and  
Jerry L. Mahurin, Reg. No. 34,661.

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SEND CORRESPONDENCE TO

DIRECT TELEPHONE CALLS TO:

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### DECLARATION

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

### SIGNATURE(S)

*NOTE: Carefully indicate the family (or last) name, as it should appear on the filing receipt and all other document.*

**Full name of sole or first inventor: David J. Sagar**

**Inventor's signature :** \_\_\_\_\_

**Country of Citizenship: U. K.**

**Date:** \_\_\_\_\_

**Residence: 7 Rugby Drive, Thytherington Macclesfield, Cheshire SK10 2JK England**

**Post Office Address: 7 Rugby Drive, Thytherington Macclesfield, Cheshire SK10 2JK England**

**Full name of second joint inventor, if any: Simon P. Edghill**

**Inventor's signature:** \_\_\_\_\_

**Country of Citizenship: U.K.**

**Date:** \_\_\_\_\_

**Residence: 6 Windsor Court, Duke Street Chester CH1 1RP, England**

**Post Office Address: 6 Windsor Court, Duke Street Chester CH1 1RP, England**

**Full name of third joint inventor, if any: Paul Armstrong**

**Inventor's signature:** \_\_\_\_\_

**Country of Citizenship: U.K.**

**Date:** \_\_\_\_\_

**Residence: 9 Cranstone Grove, Gatley, Cheshire SK8 4HS, England**

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Full name of fourth joint inventor, if any: Stephen Gunby

Inventor's signature: \_\_\_\_\_

Country of Citizenship: U.K.

Date : \_\_\_\_\_

Residence: 1 Primula Drive, Lowton Warrington, Cheshire WA3 2FZ, England

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